

Amendments To Claims:

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1. (Currently Amended) A non-transitory computer-readable medium having stored thereon a plurality of instructions for processing applications, the plurality of instructions, when executed by a processor, are configured to cause the processor to perform operations comprising:

~~reviewing receiving~~, by the processor, an incomplete first account application of a customer, including a name of a customer and less than a full government identification number, ~~plurality of fields associated with personal identification and financial information, and selection of a check box indicating that the customer is a pre-existing customer~~, wherein the received first account application ~~personal identification financial information~~, does not include a pre-stored user ID or logon identifier;

~~determining, by the processor and based on the reviewing, that the customer is an existing account holder of an existing account;~~

transferring, by the processor, information entered by the customer in the fields of the first account application to corresponding fields in a second account application, in response to the selection of a check box indicating that the customer is a pre-existing customer, ~~an automatic determination, and based on the reviewing and the determining that the customer is an existing account holder of an existing account~~, wherein the transferring of the information from the first account application to the second account application is performed by an automated process;

verifying, by the processor, the information provided in the first account application against stored information of the existing transaction account to update customer information;

transmitting, by the processor, the second account application to the customer, wherein the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;

receiving, by the processor, a submitted second account application from the customer; and

approving or denying, by the processor, the submitted second account application based on the information submitted with the second account application and retrieved stored information associated with the customer.

2. (Previously Presented) The medium of claim 1, wherein the plurality of fields in the first account application comprise at least one of:

a customer name field, a customer address field, a field for entering at least a portion of a government identification code of the customer, a field for entering financial account information of the customer, a field for entering employment information of the customer, or a field for entering an annual income of the customer.

3. (Previously Presented) The medium of claim 2, wherein the automatically determining comprises:

receiving information for an existing account in the field for entering financial account information in the first account application; and

validating the information for the existing account.

4. (Previously Presented) The medium of claim 1, wherein the second account application comprises at least one of:

a customer name field, a field for entering at least a portion of a government identification number of the customer, a field for entering an account number of an existing account of the customer, or a field for entering a confirmation number associated with the existing account.

5. (Previously Presented) The medium of claim 4, wherein the existing account comprises an existing transaction account and the confirmation code associated with the existing account comprises a transaction card identification (CD) code.

6. (Previously Presented) The medium of claim 1, wherein the first account application comprises a field that is not in the second account application.

7. (Previously Presented) The medium of claim 1, wherein the second account application comprises at least one of the plurality of fields of the first account application.

Claims 8 - 9 (Cancelled).

10. (Previously Presented) The medium of claim 1, further comprising:
receiving information from the customer for each of the fields of the second account application;
validating the information received from the customer against data stored for an existing account of the customer;
retrieving information required for the first account application from data stored for the existing account; and
processing the second account application based on the retrieved information.
11. (Previously Presented) The medium of claim 10, wherein the approving or denying the submitted second account application is based on the processing.
12. (Previously Presented) The medium of claim 10, further comprising:
transmitting the retrieved information to the customer for confirmation.
13. (Previously Presented) The medium of claim 12, further comprising:
receiving, from the customer, one of a confirmation and a correction for the retrieved information.
14. (Currently Amended) The ~~computer program product~~ medium of claim 1, wherein the first account application comprises a selectable indication that the customer has is the holder of an existing account with the financial institution.
15. (Previously Presented) The medium of claim 14, further comprising:
receiving a selection of the selectable indicator from the customer.
16. (Previously Presented) The medium of claim 14, wherein the selectable indication comprises at least one of a checkbox and a hyperlink.

Claim 17 (Cancelled).

18. (Previously Presented) The medium of claim 2, wherein the government identification code comprises a social security number of the customer.

Claim 19 (Cancelled).

20. (Currently Amended) A method, comprising:

~~reviewing receiving~~, by a computer-based system for processing applications, an incomplete first account application of a customer, including ~~a plurality of fields associated with personal identification and financial information; a name of a customer and less than a full government identification number~~, and selection of a check box indicating that the customer is a pre-existing customer, wherein the ~~personal identification and financial information the received first account application~~ does not include a pre-stored user ID or logon identifier;

~~determining, by the computer-based system and based on the reviewing, that the customer is an existing account holder of an existing account;~~

transferring, by the computer-based system, information entered by the customer in the fields of the first account application to corresponding fields in a second account application, in response to the selection of a check box indicating that the customer is a pre-existing customer, ~~an automatic determination, and based on the reviewing and the determining that the customer is an existing account holder of an existing account~~, wherein the transferring of the information from the first account application to the second account application is performed by an automated process;

verifying, by the computer-based system, the information provided in the first account application against stored information of the existing transaction account to update customer information;

transmitting, by the computer-based system, the second account application to the customer, wherein the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;

receiving, by the computer-based system, a submitted second account application from the customer; and

approving or denying, by the computer-based system, the submitted second account application based on the information submitted with the second account application and retrieved stored information associated with the customer.

21. (Previously Presented) The method of claim 20, further comprising:

receiving, by the computer based system, information from the customer for each of the fields of the second account application, the information including an identification of the existing account;

validating, by the computer based system, the information received from the customer against data stored for the existing account;

retrieving, by the computer based system, additional information required for the first account application from data stored for the existing account; and

processing, by the computer based system, the second account application based on the retrieved additional information.

22. (Previously Presented) The method of claim 20, further comprising:

receiving, by the computer based system, information from the customer in the first account application; and

transferring, by the computer based system, the information from the first account application to the second account application for at least one field that is provided in both the first account application and the second account application.

Claims 23–26 (Cancelled).

27. (Currently Amended) A computer based system, comprising:

a computer network communicating with a memory;

the memory communicating with a processor; and

the processor, when executing a computer program for processing applications, is configured to:

review receive an incomplete first account application of a customer, including a name of a customer and less than a full government identification number, and selection of a check box indicating that the customer is a pre-existing customer, a plurality of fields associated with personal

~~identification and financial information, wherein the personal identification and financial information the received first account application does not include a pre-stored user ID or logon identifier;~~

~~determine, based on the reviewing, that the customer is an existing account holder of an existing account;~~

~~transfer information entered by the customer in the fields of the first account application to corresponding fields in a second account application, in response to the selection of a check box indicating that the customer is a pre-existing customer, an automatic determination, and based on the reviewing and the determining that the customer is an existing account holder of an existing account;~~ wherein the transferring of the information from the first account application to the second account application is performed by an automated process;

verify, the information provided in the first account application against stored information of the existing transaction account to update customer information;

transmit the second account application to the customer, wherein the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;

receive a submitted second account application from the customer; and

approve or deny the submitted second account application based on the information submitted with the second account application and retrieved stored information associated with the customer.

28. (Previously Presented) The system of claim 27, wherein the processor, when executing a computer program for processing applications, is further configured to:

receive information from the customer for each of the fields of the second account application, the information including an identification of the existing account;

validate the information received from the customer against data stored for the existing account;

retrieve additional information required for the first account application from data stored for the existing account; and

process the second account application based on the retrieved additional information.

29. (Previously Presented) The system of claim 27, wherein the processor, when executing a computer program for processing applications, is further configured to:

receive information from the customer in the first account application; and

transfer the information from the first account application to the second account application for at least one field that is provided in both the first account application and the second account application.